

patent attorneys

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Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/569,013 for METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN

January 8, 2009.

Aavlor D. Anderson

COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

Our File No. 1483/3/2 PCT/US

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. A Response to Notice of Non-Compliant Amendment under 37 C.F.R. § 1.121 (9 pages).

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any deficiencies of payment or credit any overpayments associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON, TAYLOR & HUNT, P.A.

I hereby certify that this correspondence is being deposited with the U.S. Patent and Trademark Office via the e-filing service on

Gregory A. Hurt A Registration No. 41,085 Customer No. 25297

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**Enclosures**